

Prepared by: Carissa Steele

Security Calculation of Realized Loss

# Servicer Claim Form

June 22, 2013

NSM Loan # [REDACTED]  
Mortgagor: [REDACTED]  
Property Address: [REDACTED]

Remittance Type: Scheduled/Scheduled  
Next Payment Due Date: 1-Feb-12  
Short Sale Date: 26-Apr-13  
REO Date:  
# of Months Interest Accrued at Net Rate: 15  
Note Interest Rate: 7.4250%  
Servicing Fee Rate: 0.7900%  
Interest per diem @ note rate:  
Actual Principal Advanced by Servicer:  
Actual Interest Advanced by Servicer:  
Portion of Interest Advanced After Buyout:  
Amount due Servicer: (\$6,320.69)

Servicer Loan # [REDACTED]  
Investor Loan # [REDACTED]  
Investor ID AEN [REDACTED] Srv Fee Mnths: 16 [REDACTED]  
P&I Payment: \$502.14  
ARM?: None  
Inactive Date: None  
MI Curtailment: <MICurtailment>

	Servicer Claimed	Agency Paid	Amount Not Recovered
Unpaid Principal Balance	\$68,400.00	\$13,303.37	\$55,096.63
Interest Accrued @ Net Rate	\$5,625.86		\$5,625.86
<b>Total Asset Balance</b>	<b>\$74,025.86</b>	<b>\$13,303.37</b>	<b>\$60,722.49</b>

	Claimed	Paid	
FC - Attorney Fees	\$1,350.00		\$1,350.00
FC - Acquisition Costs	\$1,097.50		\$1,097.50
BK - Attorney Fees & Costs			\$0.00
EV - Attorney Fees & Costs			\$0.00
Appraisal / BPO	\$133.50		\$133.50
Property Insp. / Preservation	\$144.00		\$144.00
Utilities			\$0.00
Prev Serv Corp			\$0.00
Other:			\$0.00
Other:			\$0.00
Other: Payments to Prior Investor			\$0.00
Liquidation / Acquisition Expenses	\$2,725.00	\$0.00	\$2,725.00
Restricted Escrow Bal enter as a negative			\$0.00
Restricted Escrow Balance			\$0.00
Real Estate Taxes	\$402.26		\$402.26
Hazard Insurance Premiums	\$1,047.45		\$1,047.45
Prev Serv Escrow			\$0.00
Other:			\$0.00
Other:			\$0.00
Other:			\$0.00
Trust Reimbursement			\$0.00

Escrow Advances	\$1,449.71	\$0.00	\$1,449.71
			Amount
			Remitted to NSM
MI Proceeds	\$2,093.91		\$2,093.91
Sale Proceeds	\$11,209.46		
Trust Reimbursement			
Scheduled Balance Amount Remitted			

Liquidation Proceeds	\$13,303.37	\$13,303.37	\$0.00
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NSM Review	
Reason Denied	Amount Denied
Interest Denied	\$0.00
Liquidation / Acquisition Exp Denied	\$0.00
Escrow Advances Denied	\$0.00
<b>Total Amount Denied</b>	<b>\$0.00</b>

Unpaid Principal Balance	\$68,400.00
Interest Accrued @ Net Rate	\$5,625.86
<b>Subtotal Principal &amp; Interest</b>	<b>\$74,025.86</b>
Liquidation / Acquisition Expenses	\$2,725.00
Escrow Advances	\$1,449.71
REO Disposition/Accrued Servicing Fee	\$714.06
NSM Review Amount Denied	\$0.00
<b>Net Advances/Expenses Allowed</b>	<b>\$4,888.77</b>
<b>Subtotal</b>	<b>\$78,914.63</b>

<b>Total Credits</b>	<b>\$13,303.37</b>
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<b>Net Gain / (Loss) With Interest</b>	<b>(\$65,611.26)</b>
<b>Net Gain / (Loss) Without Interest</b>	<b>(\$59,985.40)</b>

Loan Number: [REDACTED]												
Month	Svcr Fee Running Total	Rate Running Total	P&I Pymt	Note Interest Rate	Investor Rate	Net Investor Interest	Scheduled Principal Payment	Scheduled Principal Balance	Gross Interest	Servicer Fee	Payment Due Date	
					Beginning Principal Balance:			68,400.00				
1	45.03	378.20	502.14	7.4250%	6.6350%	378.20	78.92	68,321.09	423.23	45.03	Feb-12	
2	90.01	755.95	502.14	7.4250%	6.6350%	377.76	79.40	68,241.68	422.74	44.98	Mar-12	
3	134.93	1,133.27	502.14	7.4250%	6.6350%	377.32	79.89	68,161.79	422.25	44.93	Apr-12	
4	179.81	1,510.15	502.14	7.4250%	6.6350%	376.88	80.39	68,081.40	421.75	44.87	May-12	
5	224.63	1,886.58	502.14	7.4250%	6.6350%	376.43	80.89	68,000.51	421.25	44.82	Jun-12	
6	269.39	2,262.57	502.14	7.4250%	6.6350%	375.99	81.39	67,919.12	420.75	44.77	Jul-12	
7	314.11	2,638.11	502.14	7.4250%	6.6350%	375.54	81.89	67,837.23	420.25	44.71	Aug-12	
8	358.77	3,013.19	502.14	7.4250%	6.6350%	375.08	82.40	67,754.84	419.74	44.66	Sep-12	
9	403.37	3,387.82	502.14	7.4250%	6.6350%	374.63	82.91	67,671.93	419.23	44.61	Oct-12	
10	447.92	3,761.99	502.14	7.4250%	6.6350%	374.17	83.42	67,588.51	418.72	44.55	Nov-12	
11	492.42	4,135.70	502.14	7.4250%	6.6350%	373.71	83.94	67,504.57	418.20	44.50	Dec-12	
12	536.86	4,508.94	502.14	7.4250%	6.6350%	373.24	84.46	67,420.12	417.68	44.44	Jan-13	
13	581.24	4,881.72	502.14	7.4250%	6.6350%	372.78	84.98	67,335.14	417.16	44.38	Feb-13	
14	625.57	5,254.02	502.14	7.4250%	6.6350%	372.31	85.50	67,249.64	416.64	44.33	Mar-13	
15	669.85	5,625.86	502.14	7.4250%	6.6350%	371.83	86.03	67,163.60	416.11	44.27	Apr-13	
16	714.06	5,997.22	502.14	7.4250%	6.6350%	371.36	86.57	67,077.04	415.57	44.22	May-13	
17	758.22	6,368.10	502.14	7.4250%	6.6350%	370.88	87.10	66,989.94	415.04	44.16	Jun-13	
18	802.32	6,738.50	502.14	7.4250%	6.6350%	370.40	87.64	66,902.30	414.50	44.10	Jul-13	
19	846.37	7,108.41	502.14	7.4250%	6.6350%	369.91	88.18	66,814.12	413.96	44.04	Aug-13	
20	890.35	7,477.84	502.14	7.4250%	6.6350%	369.43	88.73	66,725.39	413.41	43.99	Sep-13	
21	934.28	7,846.77	502.14	7.4250%	6.6350%	368.94	89.28	66,636.11	412.86	43.93	Oct-13	
22	978.15	8,215.21	502.14	7.4250%	6.6350%	368.44	89.83	66,546.28	412.31	43.87	Nov-13	
23	1,021.96	8,583.16	502.14	7.4250%	6.6350%	367.95	90.38	66,455.90	411.76	43.81	Dec-13	
24	1,065.71	8,950.61	502.14	7.4250%	6.6350%	367.45	90.94	66,364.95	411.20	43.75	Jan-14	
25	1,109.40	9,317.55	502.14	7.4250%	6.6350%	366.94	91.51	66,273.45	410.63	43.69	Feb-14	
26	1,153.03	9,683.99	502.14	7.4250%	6.6350%	366.44	92.07	66,181.37	410.07	43.63	Mar-14	
27	1,196.60	10,049.91	502.14	7.4250%	6.6350%	365.93	92.64	66,088.73	409.50	43.57	Apr-14	
28	1,240.11	10,415.33	502.14	7.4250%	6.6350%	365.42	93.22	65,995.52	408.92	43.51	May-14	
29	1,283.55	10,780.23	502.14	7.4250%	6.6350%	364.90	93.79	65,901.72	408.35	43.45	Jun-14	
30	1,326.94	11,144.61	502.14	7.4250%	6.6350%	364.38	94.37	65,807.35	407.77	43.39	Jul-14	
31	1,370.26	11,508.47	502.14	7.4250%	6.6350%	363.86	94.96	65,712.39	407.18	43.32	Aug-14	
32	1,413.52	11,871.81	502.14	7.4250%	6.6350%	363.33	95.54	65,616.85	406.60	43.26	Sep-14	
33	1,456.72	12,234.61	502.14	7.4250%	6.6350%	362.81	96.14	65,520.71	406.00	43.20	Oct-14	
34	1,499.86	12,596.89	502.14	7.4250%	6.6350%	362.27	96.73	65,423.98	405.41	43.13	Nov-14	
35	1,542.93	12,958.63	502.14	7.4250%	6.6350%	361.74	97.33	65,326.65	404.81	43.07	Dec-14	
36	1,585.93	13,319.83	502.14	7.4250%	6.6350%	361.20	97.93	65,228.72	404.21	43.01	Jan-15	
37	1,628.88	13,680.49	502.14	7.4250%	6.6350%	360.66	98.54	65,130.18	403.60	42.94	Feb-15	
38	1,671.75	14,040.60	502.14	7.4250%	6.6350%	360.12	99.15	65,031.04	402.99	42.88	Mar-15	
39	1,714.56	14,400.17	502.14	7.4250%	6.6350%	359.57	99.76	64,931.28	402.38	42.81	Apr-15	
40	1,757.31	14,759.19	502.14	7.4250%	6.6350%	359.02	100.38	64,830.90	401.76	42.75	May-15	
41	1,799.99	15,117.65	502.14	7.4250%	6.6350%	358.46	101.00	64,729.90	401.14	42.68	Jun-15	
42	1,842.61	15,475.55	502.14	7.4250%	6.6350%	357.90	101.62	64,628.28	400.52	42.61	Jul-15	
43	1,885.15	15,832.89	502.14	7.4250%	6.6350%	357.34	102.25	64,526.02	399.89	42.55	Aug-15	
44	1,927.63	16,189.67	502.14	7.4250%	6.6350%	356.78	102.89	64,423.14	399.25	42.48	Sep-15	
45	1,970.04	16,545.87	502.14	7.4250%	6.6350%	356.21	103.52	64,319.62	398.62	42.41	Oct-15	
46	2,012.39	16,901.51	502.14	7.4250%	6.6350%	355.63	104.16	64,215.45	397.98	42.34	Nov-15	
47	2,054.66	17,256.56	502.14	7.4250%	6.6350%	355.06	104.81	64,110.65	397.33	42.28	Dec-15	
48	2,096.87	17,611.04	502.14	7.4250%	6.6350%	354.48	105.46	64,005.19	396.68	42.21	Jan-16	
49	2,139.01	17,964.94	502.14	7.4250%	6.6350%	353.90	106.11	63,899.08	396.03	42.14	Feb-16	
50	2,181.07	18,318.25	502.14	7.4250%	6.6350%	353.31	106.76	63,792.32	395.38	42.07	Mar-16	
51	2,223.07	18,670.97	502.14	7.4250%	6.6350%	352.72	107.43	63,684.89	394.71	42.00	Apr-16	

June 22, 2013

RE: NSM Loan # [REDACTED] Investor Loan # [REDACTED]  
Security Name:  
Liquidated By: Liquidation Date:  
Loan Type: Conv. Remittance Type: Scheduled/ Scheduled

Dear

The property associated with the above referenced loan was liquidated on the date indicated above. A summary of the liquidation proceeds and expenses are listed below.

	<b>Advances/Expenses/Service Fee</b>		<b>Principal &amp; Interest</b>
\$2,725.00	Liquidation / Acquisition Expense	\$68,400.00	Principal
\$1,449.71	Escrow Advances	\$5,625.86	Accrued Interest
\$714.06	REO Disposition/Accrued Servicing Fee	<b>\$74,025.86</b>	<b>Total payoff</b>
\$0.00	Total Amount Denied		
<b>\$4,888.77</b>	<b>Net Adv/Exp/Svc Fee Allowed to Servicer</b>		
	<b>Summary</b>		
\$13,303.37	Liquidation Proceeds		
(\$4,888.77)	Net Adv/Exp/Svc Fee Allowed to Servicer		
<b>\$8,414.60</b>	<b>Net Proceeds</b>		

Resulting in a net gain / (loss) with accrued interest: (\$65,611.26)

Resulting in a net gain / (loss) without accrued interest: (\$59,985.40)

Sincerely,

cc:

June 22, 2013

RE: Servicer # [REDACTED]  
NSM # [REDACTED]  
Investor # [REDACTED]

Dear

We have received your request for reimbursement of liquidation and acquisition expenses advanced during the foreclosure and subsequent liquidation of the above referenced property. Our review concludes the following:

**Escrow Adv/Credits Claimed**

\$402.26 Real Estate Taxes  
\$1,047.45 Hazard Insurance Premiums  
\$0.00 Prev Serv Escrow  
\$0.00 Positive Esc Bal  
\$0.00 Hazard Ins Refund  
\$0.00 Other:  
\$0.00 Other:  
\$0.00 Other:  
\$0.00 Trust Reimbursement  
**\$1,449.71 Net Esc Adv/Credits Claimed**

**Exp Recovered by Servicer**

\$2,093.91 MI Proceeds  
\$11,209.46 Sale Proceeds  
  
\$0.00 Trust Reimbursement  
\$2,093.91 Proceeds Remitted to NSM  
**\$11,209.46 Total Exp Recovered by servicer**

**Summary**

\$4,888.77 Total Adv/Exp Due Servicer  
\$0.00 NSM Review Amount Denied  
\$11,209.46 Exp Previously Recovered by Servicer

(\$6,320.69) You will soon receive a wire from Aurora Loan Services **to include** this amount as payment of your claim. We consider this to be your final claim for reimbursement and will only process supplemental claims under certain circumstances. Thank you for all of your help in assisting me with processing this claim.

Sincerely,

**P&I Advanced**

\$0.00 Actual Principal Advanced  
\$0.00 Actual Net Interest Advanced  
**\$0.00 Total P&I Advanced**

**Acquisition Fees and Costs Claimed**

\$1,350.00 FC - Attorney Fees  
\$1,097.50 FC - Acquisition Costs  
\$0.00 BK - Attorney Fees & Costs  
\$0.00 EV - Attorney Fees & Costs  
\$133.50 Appraisal / BPO  
\$144.00 Property Insp. / Preservation  
\$0.00 Utilities  
\$0.00 Prev Serv Corp  
\$0.00 Other:  
\$0.00 Other:  
\$0.00 Other: Payments to Prior Investor  
\$714.06 Accrued Servicing Fee  
**\$3,439.06 Total Acq. Fees/Costs Claimed**

[illegible]